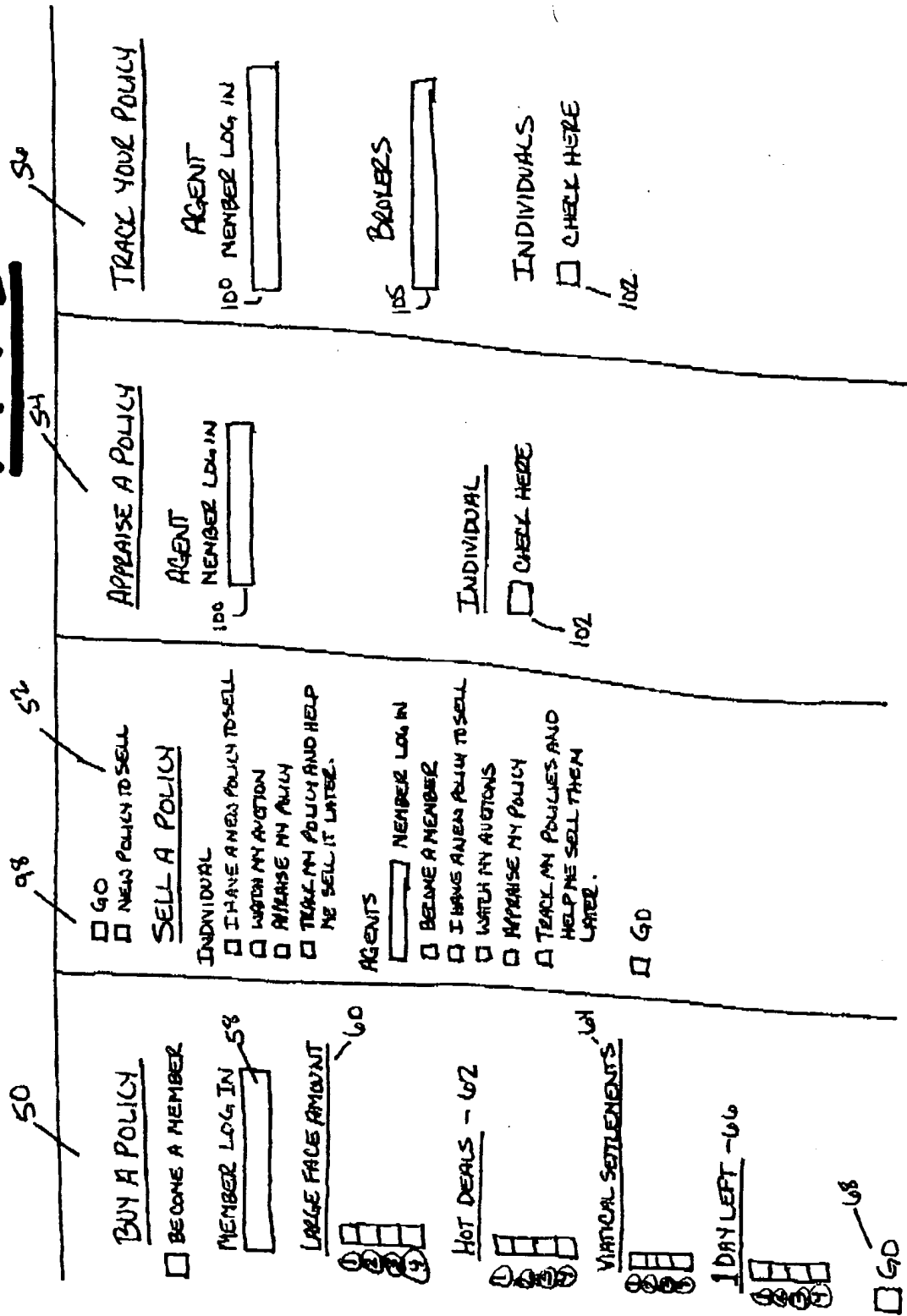


FIG. 2

MARKETING EFFORT
TO POLICY OWNERS

FIG. 3

WEB SITE



BUY A POLICY

☐ BROWSE ALL

70

SEARCH CRITERIA (CHECK ANY OR ALL BOXES THAT APPLY)

☐ JOINT LIFE ☐ SINGLE LIFE ☐ TERM ☐ UNIVERSAL LIFE ☐ WHOLE LIFE

☐ ALL ☐ MALE ☐ FEMALE

AGE - ☐ ALL ☐ 30-40 ☐ 40-50 ☐ 40-45 - ETC.

FACE AMOUNT

☐ 100K ☐ 200K ETC ☐ 10 MILLION

POLICY DATE ☐ 0-2 YEARS ☐ 2-5 YEARS ☐ 5-10 YEARS

HEALTH STATUS ☐ VIATICAL OFFERS ONLY

1ST. INSURED ☐ SUPER PREFERRED ☐ PREFERRED ☐ STANDARD ☐ T1-T3 ☐ T3-T6
☐ DECLINE

2ND. INSURED ☐ SUPER PREFERRED ☐ PREFERRED ☐ STANDARD ☐ T1-T3 ☐ T3-T6
☐ DECLINE

LIFE EXPECTANCY (FROM OUR APPRAISAL OFFICE)

-1 YR ☐ 2 YRS ☐ 3 YRS ☐ 4 YRS ☐

CASH SURRENDER VALUE

☐ 0 TO 10% OF FACE AMOUNT ☐ 10-20% OF FACE AMOUNT

PREMIUMS

☐ NO ONGOING ☐ 0 TO 1% OF FACE ☐ 1 TO 5% OF FACE ANNUALLY
(ETC.)

☐ GO

FIG. 4

| POLICIES | CURRENT BID | MAKE A BID | IN-FORCE ILLUSTRATION | INSURED'S MEDICAL RECORDS | APPRAISED VALUE | TOTAL FACE AMOUNT | LIFE EXPECTANCY | % OF CASH VALUE TO FACE AMOUNT | % OF PREMIUM TO FACE AMOUNT | DAYS LEFT |
|----------|-------------|------------|-----------------------|---------------------------|-----------------|-------------------|-----------------|--------------------------------|-----------------------------|-----------|
| BAS. | 72 | 84 | 85 | 83 | 76 | 74 | 78 | 80 | 82 | 1 |
| | | | | | | | | | | 1 |
| | | | | | | | | | | 2 |
| | | | | | | | | | | 2 |
| | | | | | | | | | | 2 |
| | | | | | | | | | | 3 |
| | | | | | | | | | | 3 |

FIG. 5

☐ SUBMIT A
NEW POLICY

SELL A POLICY

☐ TRACK CURRENT AUCTIONS
↳ TO BROWSE PAGE

TO THE FORM

NEEDED FORMS TO SIGN (ON LINE IF APPROVED OR A FORM WILL BE MAILED)

☐ DISCLOSURE ☐ MEDICAL RELEASE ☐ CREDIT CHECK ☐ IN FORCE ILLUSTRATION AUTH.

STATE ↓ DROP DOWN MENU

☐ DISCLOSURES, ETC.

INSURED INFORMATION

- ☐ DATE OF BIRTH
- ☐ NAME (ENCRYPTED)
- ☐ ADDRESS
- ☐ CONTACT INFO

FIG. 6

* ONCE THE MEDICAL FORMS ARE SIGNED AND WE OBTAIN THE RECORDS
AND THE IN FORCE ILLUSTRATION, WE WILL PUT ALL THE INFORMATION INTO
OUR DATABASE.

☒ SHOW ME PROPRIETARY TECHNIQUES

☐ I WANT TO SELL MY POLICY AND REPLACE IT WITH A NEW ONE.

☐ GIVE ME AN OFFER RIGHT NOW



☐ TRACK MY POLICY AND NOTIFY
ME WHEN TO SELL IT.

☐ GIVE ME AN APPRAISAL

PAY HERE

APPRAISE A POLICY

☐ VIEW MY POLICIES THAT HAVE BEEN APPRAISED

☐ GIVE ME A FORMAL APPRAISAL

→ SEND THEM TO THE SELL A POLICY PAGE TO GET
THEIR INFORMATION AND SEND THEM THE NECESSARY
FORMS.

☐ GIVE ME AN INFORMAL APPRAISAL

INPUT SCREEN

☐ AGE

☐ HEALTH ↓ DROP DOWN SCREEN

☐ PREMIUMS DUE % OF FACE

☐ CASH VALUE

FIG. 7

TRACK YOUR POLICY

MENU

- ☐ DON'T LET IT LAPSE
- ☐ REMIND ME TO PAY PREMIUM
- ☐ NOTIFY ME WHEN IT'S TIME TO SELL

- ☐ PURCHASE MY POLICY NOW
- ☐ APPRAISE MY POLICY
- ☐ CALCULATE A SWAP

AGENTS

- ☐ SEND ME SOFTWARE THAT TRACKS MY POLICIES & COMMUNICATES WITH THE SITE.
- ☐ LET ME UPLOAD MY POLICY INFORMATION TO YOUR SITE WITH SOFTWARE THAT IS COMPATIBLE WITH ☐ GOLDMINE ☐ POLICY DATABASE

FIG. 8

SWAP MY POLICY

INPUT SCREEN

☐ AGE ☐ SEX ☐ HEALTH STATUS ☐ HEIGHT ☐ WEIGHT

☐ SHOW CURRENT APPRAISED VALUE

ok

☐ CALCULATE APPRAISED VALUE

ENTER CURRENT ANNUAL PREMIUMS

ENTER NUMBER OF YEARS PREMIUMS ARE DUE

ENTER FACE AMOUNT

RUN

OUTPUT SCREEN

↑ 1.) ANNUAL SAVINGS "SELL YOUR POLICY NOW"
EITHER

→ 2.) WANT TO SELL YOUR POLICY

FIG. 9